

This form is issued under authority of Act 346 P.A. 1966. Execution of this form is required. Failure to execute this form may result in the denial of a mortgage loan by the Michigan State Housing Development Authority.

MICHIGAN DEPARTMENT OF CONSUMER  
AND INDUSTRY SERVICES  
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY  
P.O. Box 30044  
Lansing, MI 48909

## MORTGAGE NOTE

LIVONIA, Michigan  
NOVEMBER 27, 2000 (Date)

FOR VALUE RECEIVED, the undersigned promise to pay the

MORTGAGE CENTER LC

or order, the principal sum of SIXTY SEVEN THOUSAND NINE HUNDRED AND 00/100  
(\$ 67,900.00 ) Dollars

with interest thereon from the date hereof computed on the unpaid balance of the principal sum until paid at the rate of  
SIX AND 95/100 ( 6.950 %) percent per annum.

Commencing on the first day of JANUARY, 2001, installments of principal and interest shall  
be paid in the amount of FOUR HUNDRED FORTY NINE AND 46/100

(\$ 449.46 ) Dollars each, such payment including interest at the aforesaid rate and such payment to continue  
monthly thereafter on the first day of each succeeding month until the entire indebtedness has been paid. In any event, the  
balance of the principal (if any) remaining unpaid, plus accrued interest, shall be due and payable on the first day of

DECEMBER, 2030. The installments of the principal and interest shall be applied first to interest upon  
the then unpaid principal balance at the aforesaid rate, and the balance thereof shall be applied to principal. In the event that  
any installment hereunder shall become delinquent for more than fifteen (15) days, there shall be due in addition to any other  
sums due hereunder, a sum equal to four (.04¢) cents on each dollar so delinquent.

If any monthly installment under this Note is not paid when due and remains unpaid after a date specified by a notice sent  
by certified mail to the undersigned at the address stated below, which date shall be not less than thirty (30) days from the date  
such notice is mailed, the entire principal amount outstanding hereunder and accrued interest thereon shall at once become due  
and payable at the option of the holder hereof. Failure to exercise such option shall not constitute a waiver of the right to  
exercise such option if the undersigned is in default hereunder. In the event of any default in the payment of this Note and if  
suit is brought hereon, the holder hereof shall be entitled to collect in such proceeding all reasonable costs and expenses of suit,  
including, but not limited to, reasonable attorneys' fees.

Both principal and interest shall be payable at the office of MORTGAGE CENTER LC

or such other place as the holder may designate in writing.

The undersigned shall have the right to prepay the principal amount outstanding in whole or in part; however, a one (1%)  
percent prepayment penalty shall be assessed to the undersigned on the principal amount prepaid within three (3) years from the  
date hereof. Any partial prepayment shall be applied against the principal amount outstanding and shall not extend or postpone  
the due date or any subsequent monthly installments or change the amount of such installments, unless the holder hereof shall  
otherwise agree in writing.

Presentment, notice of dishonor, and protest are hereby waived by all makers, sureties, guarantors and endorsers hereof.  
This Note shall be the joint and several obligation of all makers, sureties, guarantors and endorsers, and shall be binding upon  
them and their heirs, personal representatives, successors, and assigns.

The indebtedness evidenced by this Note is secured by a Mortgage, dated of even date herewith, and reference is made  
thereto as to the prohibition of transferring the property under certain conditions and for rights as to acceleration of the  
indebtedness evidenced by this Note.

Property Address: 10045 LONG ACRE, DETROIT, MI 48227

Signature Redacted

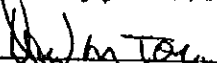
- Borrower

Signature Redacted

- Borrower

Michigan State Housing Development Authority  
Mortgage Center, L.C.

By

  
David M. Toepf

- Borrower

- Borrower

98(MH) President/CEO SFH 101 3/97  
VMP MORTGAGE FORMS - (800)521-7291